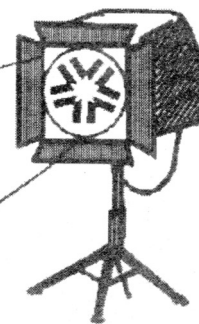


DISTRICT OF COLUMBIA OFFICE ON AGING

Spotlight On Aging



VOLUME XVIII, ISSUE 6

A newsletter for D.C. Seniors

June 2003

EXECUTIVE DIRECTOR'S MESSAGE



By E. Veronica Pace

During the month of June we observe Father's Day and Men's Health Week June 9 to 15. What a great opportunity to promote health check-ups and healthy behavior patterns among fathers, sons, brothers, husbands, friends and all the men that we cherish.

We gently nag to make them go to the doctor, to get necessary screenings, and to watch their diet and exercise. Let us continue our efforts to ensure that our grandchildren have their grandfathers in their lives longer!

In this issue, we focus on the overall health of all seniors. The D.C. Department of Health provides information on how all seniors can remain healthy.

The D.C. controller provides tips on staying financially healthy. Remaining financially and medically sound is important as we age, and is critical to maintaining an independent and productive lifestyle.

We also have some important information for you from the Internal Revenue Service if you are still working and considering retiring. There are some pamphlets available to assist you in taking this important step.

The time to select the next Ms. Senior D.C. has arrived. Our reigning queen Daisy J. Savage has been busy all over the city as an ambassador for seniors, dispelling the many myths of aging.

Ms. Senior D.C. and the Cameo Club are everywhere doing everything. This year's contest takes place on Sunday, June 29 at the University of the District of Columbia. Witness a stellar event to select the winner – purchase your ticket today!

For our fathers and grandfathers give due thanks. Happy Father's Day.

Free Nursing Camp for High School Seniors

Is your grandchild interested in a career in nursing? Howard University will host a free, five-week residential camp for rising high school seniors who are serious about pursuing nursing as a career choice. The dates are June 29 through August 2. For information, please contact Carolyn Harris at 202-865-8693, or e-mail cjharris@howard.edu. A stipend is also provided.

Health for Seniors

By James Copeland and Michael Richardson

As the U.S. population grows older, the health decisions made today will have a profound effect on our future national and individual health.

Today, those aged 65 and older make up 12.4 percent of our population. By the year 2030, the number is expected to reach 19.6 percent, or 71 million. What will this mean to us and to our nation?

The aging of America is creating a huge demand for healthcare and social services. Those aged 65 and older account for about a third of national healthcare spending. The graying of the population is projected to increase U.S. healthcare expenditures by 25 percent by the year 2030. Many of these costs are attributable to chronic diseases.

Seniors bear an excessive burden of chronic conditions such as diabetes, cardiovascular disease, arthritis, depression and dementia. Eighty percent of seniors have at least one chronic condition and 50 percent have at least two.

Many of the most costly chronic conditions,

like diabetes and cardiovascular disease, are the result of poor health decisions and unhealthy behaviors such as physical inactivity, poor nutritional choices and tobacco use. Seniors with chronic conditions are also more likely to experience falls and limitations in daily functions.

About 12 million seniors living at home report that chronic conditions limit their activities. Three million older adults say they cannot perform basic activities of daily living such as bathing, shopping, dressing or eating because of chronic pain, limitation or disease. These limitations not only affect their quality of life, but result in additional demands on caregivers and family as well.

Because of their expectations and experience from their parents, many Americans still expect illness, disability and dementia with advancing age. They expect poor health in old age and so never try to improve their health once it begins to fail.

Additionally, there are environmental factors,

See **HEALTH** page 27

Ms. Senior DC Pageant 2003

A G I N G W I T H S T Y L E



Age of Elegance

Sunday, June 29 • 2:30 p.m.

Witness the selection of Ms. Senior D.C. 2003 as ladies, 60 years of age or older, compete for the title. Judging is based on a personal interview, philosophy of life, talent, and an evening gown competition.

University of the District of Columbia Auditorium, Building 46
4200 Connecticut Avenue, N.W., Washington, D.C.

Tickets \$12

Light refreshments served

For tickets, contact: 202-289-1510, ext. 170 or 171



GOVERNMENT OF THE DISTRICT OF COLUMBIA

ANTHONY A. WILLIAMS, MAYOR

D.C. OFFICE ON AGING NEWSLETTER

Community Calendar

June events

5th • 11:30 a.m.
Come to the Educational Organization for United Latin Americans (EOFULA)'s Spanish Senior Center to celebrate Venezuela's Independence Day. Bring your cultural pride or enjoy someone else's at the celebration, 1844 Columbia Rd., N.W. For details, call Alberto at 202-483-5800.

5th • noon to 3 p.m.
S.O.M.E. Elderly Services and the Delmarva Foundation present a Caregivers Health & Wellness Fair at the Jones Memorial United Methodist Church, 4625 G Street, S.E. Call 202-582-7138.

5th • 1 p.m.
Test your knowledge against other seniors at Columbia Senior Center and Model Cities Senior Wellness Center's spelling bee. The event will take place at Model Cities, 1900 Evarts St., N.E. If you are interested in participating, contact Monica Carroll at 202-328-3270, ext. 11 or Tisha Tucker at 202-635-1900.

6th • 9:30 a.m.
Haven't been to the circus since childhood? Don't miss the UniverSoul Circus at Capital Plaza. Transportation will be provided from Columbia Senior Center, 1250 Taylor St., N.W. Donation: \$10. For more information, contact Monica Carroll at 202-328-3270, ext. 11.

6th • 10:30 a.m. to 1:30 p.m.
Lions and tigers and bears! Enjoy the animals and a picnic at the National Zoo with EOFULA. Call Alberto for information at 202-483-5800. The group will leave from the Spanish Senior Center, 1844 Columbia Rd., N.W.

9th to 10th • depart at 7:30 a.m.
Crab Feast in Ocean City
Join other seniors for Columbia Senior Center's Ocean City crab feast. Trip includes one night deluxe hotel accommodations, breakfast, an all-you-can-eat crab feast, followed by visits to Dover Downs and Midway. The cost is \$165 per person, which includes tax and gratuity. The bus departs from Columbia Senior Center, 1250 Taylor Street, N.W., at 7:30 a.m. For more information, contact Monica Carroll at 202-328-3270, ext. 11.

9th • 10:30 a.m.
UPO Project Keen at Phillip T. Johnson Senior Center presents, "Caring for the Whole Man" breakfast. Senior gentlemen and professional health care

providers speak on health, spirituality, recreation, family ties and nutrition. To attend, RSVP by calling 202-584-4431. The breakfast will be held at the Ryland Epworth United Methodist Church, 3200 S Street, S.E.

11th • 10:30 a.m. to 2 p.m.
D.C. Department of Parks and Recreation will host a picnic for the EOFULA Spanish Senior Center at Kenilworth Park. For details, including location, call Alberto at 202-483-5800.

12th • 1 p.m.
Celebrate Alaska Day. Come out and enjoy trivia games, refreshments, entertainment and more. This free event will be hosted and held at the Senior Citizens Counseling and Delivery Service center, 2451 Good Hope Rd., S.E. For more information, call 202-678-2800.

13th • 10:30 a.m.
Join in the fun at three events on one day — the Ms. EOFULA Pageant, Father's Day, and our monthly birthday party. They're at EOFULA's Spanish Senior Center, 1844 Columbia Rd., N.W. For details, call 202-483-5800.

16th • 1 p.m.
"Managing Your Diabetes" is an opportunity for you to talk directly to a doctor, ask questions and get the most up-to-date information about diabetes. This free event will be held at the Senior Citizens Counseling and Delivery Service center, 2451 Good Hope Rd., S.E. For information, call 202-678-2800.

19th • 8 a.m. to 9 p.m.
Senior Citizens Counseling and Delivery Service center will be taking a shopping trip to Williamsburg, Va. Catch the bargains at the Pottery, the Basketville of Williamsburg, Prime Outlets and Williamsburg Outlet Mall. Lunch will be on your own and is not included in the cost of \$25. Bus departs from the center, 2451 Good Hope Rd., S.E. For more details, call 202-678-2800.

19th • 11 a.m. to 1:30 p.m.
Support area seniors by purchasing a hot dog at the Hot Dog Sale at Columbia Senior Center, 1250 Taylor St., N.W. For more information, contact Monica Carroll at 202-328-3270, ext. 11.

24th • 1:30 p.m.
Enjoy the sweet sound of music at Columbia Senior Center's summer concert. Free to the public. The concert will be held at 1250 Taylor St., N.W. For more information, contact Monica Carroll at 202-328-3270, ext. 11.

27th • 9 a.m. to 1 p.m.
Plan to attend Senior Citizens Counseling and Delivery Service Annual Senior SummerFest. This exciting annual event features a fashion and talent show, refreshments, free gifts, games and a special birthday celebration. This event is free, but pre-registration is required. Call 202-678-2800.

27th • 10:30 a.m. to 1:30 p.m.
Join EOFULA Spanish Senior Center for a picnic at the U.S. National Arboretum Park. The group will leave from the center at 1844 Columbia Rd., N.W. For details, call 202-483-5800.

27th • 5:30 p.m. to 8:30 p.m.
Enjoy a happy hour every fourth Friday at Columbia Senior Center. Enjoy a party with a deejay, refreshments, dancing and much more. Columbia Senior Center is located at 1250 Taylor St., N.W. Donation is \$2. For more information, call 202-328-3270.

28th • 7 p.m. to 10 p.m.
Come to the Andromeda-EOFULA Miss Senior International Pageant at Howard University. Seating and program information can be obtained by calling Alberto at 202-483-5800.

29th • 2 p.m.
Beauty comes with age, as the contestants in the 2003 Ms. Senior DC Pageant will show. Contestants include women, age 60 and older, who live in the District of Columbia. The pageant, which is co-sponsored by Family and Child Services of Washington, D.C., Inc. and the D.C. Office on Aging, will be held at the University of the District of Columbia Auditorium. For ticket information, contact the Retired and Senior Volunteer Program (RSVP) at 202-289-1510, ext. 170.

Upcoming events

July 3rd • 1 p.m.
Celebrate USA Independence Day with EOFULA Spanish Senior Center. Show your patriotic pride and have fun, too, at 1844 Columbia Rd., N.W. For details, call 202-483-5800.

July 19 • 2 to 5 p.m.
Join Columbia Senior Center for Family Day 2003. The celebration will feature an open house, dancing, games, entertainment, an arts and crafts display, and healthy refreshments. Columbia Senior Center is located at 1250 Taylor St., N.W. For more information, contact Nancy Piness at 202-328-3270.

Nutrition Centers Menu

Enjoy the following menu at a nutrition center in your neighborhood:

Week of June 9
Monday Orange juice, meatloaf with gravy, rice Florentine, sliced carrots, mixed green salad, wheat bread, fresh fruit pear, and milk, coffee or tea.
Tuesday Cranapple juice, bar-b-que pork chop, black eyed peas, chopped collards, rye bread, fruit cocktail, and milk, coffee or tea.
Wednesday Pineapple juice, cream of broccoli soup, sliced turkey on wheat, three- bean salad, lettuce and tomato salad, banana, and milk, coffee or tea.
Thursday Grape juice, baked chicken with gravy, red beans with rice, chopped spinach, wheat roll, pineapple tidbits, and milk, coffee or tea.

Friday Orange juice, meatballs with tomato sauce, spaghetti, California vegetables, pumpernickel, canned peaches, and milk, coffee or tea.

Week of June 16
Monday Cranapple juice, oven fried fish, whole boiled red potatoes, broccoli, cole slaw, wheat bread, fresh orange, and milk, coffee or tea.
Tuesday Orange juice, vegetable soup with crackers, roast beef on wheat, corn salad, lettuce and tomato salad with dressing, fruit cocktail, and milk, coffee or tea.
Wednesday Birthday Celebrations Grape juice, baked chicken with gravy, mashed potatoes, bean medley, wheat roll, angel cake, frozen strawberries, and milk, coffee or tea.
Thursday Cranapple, beef and macaroni casserole, chopped spinach, garden salad with dressing, wheat bread, canned peaches, and milk, coffee or tea.
Friday Orange juice, sliced turkey with gravy, candied

sweet potatoes, mixed greens, wheat bread, apple sauce, and milk, coffee or tea.

Week of June 23
Monday Apple juice, navy bean soup, hamburger on a bun, corn and peas, cole slaw, fresh melon, and milk, coffee or tea.
Tuesday Cranapple juice, oven fried chicken, mashed potatoes, mixed vegetables, tossed salad with dressing, wheat bread, canned pears, and milk, coffee or tea.
Wednesday Orange juice, veal patty with tomato sauce, au gratin potatoes, green peas, wheat bread, fruit cocktail, and milk, coffee or tea.
Thursday Grape juice, pepper steak, fluffy rice, sliced carrots, pumpernickel bread, fresh banana, and milk, coffee or tea.
Friday Pineapple juice, baked chicken leg with gravy, macaroni and cheese, green beans, wheat roll, canned peaches, and milk, coffee or tea.

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HEALTH

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such as poorly designed homes and neighborhoods, that often increase the challenges for exercise and safe daily activities. Changes in neighborhood environments to include sidewalks and walking trails, creating neighborhood parks, and providing shopping and services within walking distance all can go a long way in supporting healthy behaviors and improving or preserving health with advancing years.

Overall there are a few basic things to do to prevent health problems and preserve health.

Develop and maintain a healthy lifestyle. Physical activity is one of the most important steps older adults can take to maintain physical and mental health. Researchers have proven that being active can help reduce the risk of obesity, high blood pressure, diabetes, osteoporosis, stroke and depression. Always check with your healthcare provider before starting a new exercise program.

Strive for healthy eating habits that include a wide variety of foods, five or more daily servings of fruits and vegetables, a diet low in saturated fat and cholesterol, calcium rich foods such as low-fat milk, and plenty of water.

Seek preventive healthcare. Regular medical check-ups to detect disease early save lives. Learn what medical screenings you should receive. For ex-

ample, women over the age of 40 should receive a yearly mammogram. Most seniors should receive an annual flu shot. People with diabetes should receive a yearly foot and dilated eye exam.

Learn proven self-management tips for chronic conditions. Programs to teach older Americans self-management techniques can reduce both the pain and cost of disease. For example, the arthritis self-help course has been shown to reduce pain by 20 percent and doctor visits by 40 percent. Certified diabetes education classes have been shown to be effective in teaching patients to live better with the disease and improve their health.

Develop and work for a safe and healthy home and environment. Removing tripping hazards in the home and installing grab bars are simple measures that can greatly reduce the risk for falls and fractures. Be a voice in your community and advocate for safe outdoor exercise areas, and help communities develop plans to make shopping and services within walking distance.

For more information about healthy aging, contact the D.C. Department of Health at 202-442-5999 or the D.C. Office on Aging at 202-724-5626.

James Copeland, MHS, is the program director of the D.C. Department of Health's Diabetes and Cardiovascular Program. Michael Richardson, MD, FACP, is senior deputy director for medical affairs and chief medical officer for the D.C. Department of Health.

Saving Isn't Just for the Young

By Anthony Calhoun

Whether you've just celebrated your 50th birthday or are closing in on your 80th, you can still save money in your retirement. You're probably thinking, "I can't afford to save on this limited fixed income," or "When the market was good, I used to reinvest earnings from my investments, but I've moved my assets to lower risk options and as a result, there's little, if anything, to save at all."

While that way of thinking is understandable, it does not have to be your reality. No matter your circumstance, there are steps you can take toward saving more now.

Some of your retirement income likely comes from the Civil Service Retirement System (CSRS), Social Security benefits (if eligible), employer-sponsored pensions, or retirement investment plans. To account for increased life expectancy and cost of living, it's a good idea to save between five and ten percent of your income during the early retirement years.

If you are able, it may be more beneficial for you to think about continuing to work part-time during your retirement to supplement your income. Working past age 65 can keep you active and interested in life. It also affords you the opportunity to postpone withdrawing monies from your savings.

If you are getting benefits from CSRS or some other defined benefit pension plan, you pay taxes based upon total income received in that tax year. However, if you receive Social Security benefits, working will affect your Social Security allotment.

If you are under full retirement age, \$1 in benefits will be deducted for each \$2 in earnings you have above the annual limit (\$11,250 in 2003). In the year you reach your full retirement age, your benefits will be reduced \$1 for every \$3 you earn over a different limit (\$30,720 in 2003) until the month you reach full retirement age. The month you reach full retire-

ment, you can work without any reduction in the amount of your monthly benefit, no matter how much you earn.

Some of you may be invested in various investment funds. An important piece of information to consider when allocating your funds is to realize that retirement could last more than 20 years.

Therefore, it is not always in your best interest to reallocate all of your investments into conservative, low-return investment options when you retire. As a means of staying abreast of inflation, older investors have just as much cause to leave some assets in equities as do younger investors.

Certainly, the greater the investment risk, the greater potential for long-term reward. Consequently, you may want to consider this method when planning: The first ten years of retirement when you're withdrawing funds from your portfolio for living expense money, allocate 60 percent of your assets to equity investments and 40 percent to guaranteed investments.

In the second decade of retirement, the allocation between equities and guaranteed income investments should be 50-50. If in this way you managed to keep some assets in equity investments for 20 years into your retirement, by age 85 you may be very happy you did.

No question, when it comes to retirement planning, the earlier you start the better. If you have not already done so, please convey to your loved ones the importance of saving early. Also, stress the importance of getting regular physical checkups, as health care costs for the elderly can be very expensive.

And when planning for retirement, younger people should understand that their medical insurance may cease or become limited after retirement. They should therefore plan accordingly. For example, a prescription obtained via your employer medical insurance plan may only cost you a co-payment of \$3.

Eat Nine Fruits & Vegetables a Day

According to the U.S. Department of Health and Human Services, Office on Women's Health Statistics, men live seven fewer years than women do and face major health risks that can be prevented and treated if diagnosed early.

The organization adds that women need to learn more about this because they are men's major health caregivers/providers, and consult a doctor 150 percent more frequently.

Women play a key role in the health of the men in their lives. Ladies: Helping men adopt healthier lifestyles and getting them to schedule regular health screenings is an excellent way to show your love.

The National Cancer Institute recently began their "Men Eat 9 a Day" campaign to increase awareness about the importance of diets high in fruits and vegetables in fighting cancer among men.

Most of us probably remember the "5 a day" slogan from a few years ago. But this has changed — especially for men.

Achieving nine servings a day is much easier than you might think. Here's how to do it. The following add up to nine servings:

- 6 oz. glass of 100% fruit or vegetable juice
- 2 medium-size pieces of fruit (orange, small banana, apple)
- 1 cup raw salad greens
- 1/2 cup cooked vegetables
- 1/4 cup dried fruit (about the size of a golf ball)
- 1/2 cup of cooked beans or peas

So, men, eat nine servings a day and cut your risk of developing cancer, diabetes, heart disease, hypertension and other diet-related chronic diseases that plague District of Columbia residents.



However, after retirement, that insurance fee schedule may no longer exist — that same prescription can now cost you upwards of \$60 or more.

Some of you may have children who are probably a decade away from retirement themselves. Studies show that the decade before retirement is a good time to take inventory of all assets and debts and make financial choices aimed at maximizing your retirement income. Typically, these years are considered a peak earning period and they offer the chance to reduce major debts, such as a home mortgage, and increase savings and income-producing investments.

Families with children who will be attending college may find saving difficult prior to retirement. State sponsored 529 plans have proved to help fami-

D.C. OFFICE ON AGING NEWSLETTER

D.C. Medicaid and Long-Term Care: Finding Help to Pay the Costs

Long-term care includes both assistance at home and care in nursing facilities. For short-term care, individuals may pay for services themselves or rely on Medicare or a private insurer. However, Medicaid is the only program that pays for services at home or in a nursing facility for the long term. Below are the answers to a few common questions about Medicaid and both kinds of long-term care.

What is Medicaid?

Medicaid, also called Medical Assistance, is a program that pays the medical bills of certain lower-income individuals and those with high medical expenses. It is administered for D.C. residents by the District of Columbia, and pays medical bills — including nursing home care or, sometimes, care in your home — with federal and local funds.

What is Medicare?

Medicare is a federal insurance program that pays medical bills for persons age 65 or older, no matter how much money they have. Medicare also helps disabled persons who are under age 65 who have been receiving Social Security Disability Insurance (SSDI) payments for two years, and certain persons with kidney failure. Medicare pays for nursing home services only under very limited circumstances.

What determines if Medicaid will pay for someone's care?

In order for Medicaid to pay for long-term care, the person must be eligible for Medicaid and need substantial help with their daily activities. To determine if someone is eligible, we will check to see that the person is:

- at least 65 years old or disabled;
- a U.S. citizen or qualified alien; and
- a District resident.

Finally, we will check the person's income and resources (assets). Individuals may receive at least some help from Medicaid even if their incomes are relatively high.

If someone prefers to live at home, can they get services there?

D.C. Medicaid pays for many services that help people to remain living in their homes. These services include home nursing, personal assistance (e.g., help with bathing, cooking, etc.) and elder day care. For additional information about home-based services, call (202) 442-9055.

Will Medicaid cover everything?

No, not always. If someone eligible for Medicaid needs home care services, Medicaid will pay for most costs, though there will be some limits. If a Medicaid client is in a nursing home, most customers will pay part of the cost (based on their income) directly to the nursing facility; Medicaid will pay the rest. Medicaid will provide payment for hospitalizations and other needed services.

What will happen to my spouse if I go into a nursing home?

Medicaid uses special rules to protect a spouse's income and assets. Also, Medicaid will generally not count a house or car as an asset, so a spouse can continue to live at home as before.

How do I apply for Medicaid?

We encourage all applicants to start the Medicaid application process as soon as it becomes apparent that help will be needed with daily activities. To receive a Medicaid application, please call the Income Maintenance Administration (IMA) Customer Service Line at (202) 724-5506. If a customer has al-

ready been admitted to a hospital or nursing home, they may ask the hospital admissions office or social work staff for help in applying for Medicaid.

What will I need to do when I apply?

When you apply, you will need to complete and sign an application form. The application form will request complete and detailed information on your financial situation. We will ask for some documents as proof of the information on your application. We will need these items before a decision on your eligibility can be made. An interview may be required as part of the application process. A friend or relative can help you, and you can also call IMA Customer Service at (202) 724-5506 for assistance.

How do I make sure that I continue to get Medicaid?

Once a year, D.C. Medicaid staff will review your eligibility to make sure your situation has not changed. This is called recertification or renewal. A customer or his/her family can choose to have their case manager or the nursing facility complete the annual recertification process. Please speak with a case manager or the nursing facility's social work staff to make these arrangements.

Who should I call with questions about Medicaid?

If you need any assistance with eligibility or have questions about the patient contribution amount, call (202) 724-5506. For questions regarding home-based services, call (202) 442-9055.

SAVINGS

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lies save on the costs associated with higher education. The D.C. College Savings Plan and the D.C. Tuition Assistance Grant Program (DCTAG) may be just the vehicles to help your loved ones obtain their dream of going to college. For more information on the D.C. College Savings Plan, call the program manager, the Calvert Group, at 800-987-4859. Direct your DCTAG inquiries to the State Education Office at 202-727-2824.

Remember that while it is never too early to start retirement planning, as an older citizen it is never too late to make adjustments in your financial situation and still meet your retirement goals.

Anthony Calhoun is the District of Columbia Treasurer.

Paying Estimated Taxes

You have been dreaming about the day when you don't have to set the alarm clock or be at work on time. Oh, the joy of doing what you want to, exactly when you want to do it.

You have been planning for this for a very long time, and now retirement is becoming a reality. You may have participated in contributing to your employer's retirement plan or may have established an Individual Retirement Account.

You have carefully thought out your investment plans and withdrawal strategies. Everything is in place, but you may have overlooked one important aspect of your retirement plan.

When you were in the work force, your employer deducted federal taxes for you each time you were paid and was sure to deposit them on your behalf. When you begin your retirement plan withdrawals, you will instruct your pension provider to do this for you.

But depending upon your other sources of income, you may also need to learn how to establish a systematic method of depositing estimated taxes.

The Internal Revenue Service can help by providing you with some free publications that will assist you in calculating the amount of tax you might owe due to this long-awaited change in your life. The following items are excellent tools that you can use to determine your individual tax requirements:

Publication 505: Tax Withholding and Estimated Tax

This will assist you in determining the proper amount of tax to withhold or if you should make estimated tax payments.

Publication 554: Older Americans' Tax Guide

This provides a general overview of selected topics, including if a return needs to be filed, taxability of income, reporting Social Security benefits, and determining if you are required to make estimated tax payments.

Publication 575: Pension and Annuity Income

This provides information to determine the tax treatment of distributions from pension and annuity plans, and how to report the income on your federal tax return.

You can receive any of the above-mentioned free forms by calling 800-TAX FORM (800-829-3676). Or you can dial a recorded message at 800-829-4477 and request Topics 355, 410 and 423.

You can also visit the IRS Web site at www.irs.gov, where you can view or download any of these items, and can e-mail any specific questions you might have regarding your particular tax situation.

With all this help available at your fingertips, you should be able to determine your retirement tax liability, take the necessary steps to meet it, and sit back, relax and enjoy the well-deserved and fun-filled days of your retirement.

SPOTLIGHT ON AGING

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